

In re:  
Vanessa Rosas  
Debtor

Case No. 24-11852-SC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-8  
Date Rcvd: Nov 04, 2024

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 9

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2024:

Recip ID	Recipient Name and Address
db	Vanessa Rosas, 12573 9th St Apt B207, Garden Grove, CA 92840-5491

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: richard.marshack@txitrustee.com	Nov 05 2024 00:40:00	Richard A Marshack (TR), Marshack Hays Wood LLP, 870 Roosevelt, Irvine, CA 92620
smg	EDI: EDD.COM	Nov 05 2024 05:20:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Nov 05 2024 05:20:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
42062802	EDI: WFNNB.COM	Nov 05 2024 05:20:00	COMENITY BANK, PO Box 182120, Columbus, OH 43218-2120
42062801	EDI: CITICORP	Nov 05 2024 05:20:00	Citibank / The Home Depot, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
42062800	EDI: JPMORGANCHASE	Nov 05 2024 05:20:00	Chase Card Services, 301 N Walnut St Fl 9, Wilmington, DE 19801-3971
42062803	Email/Text: BANKRUPTCY@SCHOOLSFIRSTFCU.ORG	Nov 05 2024 00:42:00	SchoolsFirst Federal Credit Union, PO Box 11547, Santa Ana, CA 92711-1547
42062804	EDI: SYNC	Nov 05 2024 05:20:00	Synchrony / TJX, 4125 Windward Plz, Alpharetta, GA 30005-8738

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2024

Signature: /s/Gustava Winters

District/off: 0973-8

User: admin

Page 2 of 2

Date Rcvd: Nov 04, 2024

Form ID: 318a

Total Noticed: 9

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2024 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Vanessa Rosas bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Richard A Marshack (TR)	pkraus@marshackhays.com ecf.alert+Marshack@titlexi.com
United States Trustee (SA)	ustpregion16.sa.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Vanessa Rosas</u>	Social Security number or ITIN	xxx-xx-7663
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number:	8:24-bk-11852-SC		

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Vanessa Rosas

[include all names used by each debtor, including trade names, within  
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 11/4/24

**Dated:** 11/4/24

**By the court:** Scott C Clarkson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

8/AUTU

For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**